

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Stephen C Molnar  
Debtor

Case No. 20-02518-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Feb 25, 2025

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2025:**

| Recip ID | Recipient Name and Address                                      |
|----------|---|
| db       | + Stephen C Molnar, 28 Charles Street, Highspire, PA 17034-1014 |

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                       | Date/Time            | Recipient Name and Address  |
|----------|--|----------------------|---|
| cr       | + EDI: PRA.COM                                   | Feb 25 2025 23:44:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| cr       | ^ MEBN   | Feb 25 2025 18:41:48 | U.S. Bank National Association, as indenture trust, c/o Stern & Eisenberg, 1581 Main Street, Suite 200, Warrington, PA 18976-3403 |
| 5353743  | EDI: TSYS2                                       | Feb 25 2025 23:44:00 | Barclays, PO Box 13337, Philadelphia, PA 19101-3337   |
| 5360008  | + EDI: CRFRSTNA.COM                              | Feb 25 2025 23:44:00 | CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011  |
| 5353744  | EDI: CAPITALONE.COM                              | Feb 25 2025 23:44:00 | Capital One, PO Box 70884, Charlotte, NC 28272-0884   |
| 5353744  | Email/PDF: AIS.cocard.ebn@aisinfo.com            | Feb 25 2025 18:48:34 | Capital One, PO Box 70884, Charlotte, NC 28272-0884   |
| 5363698  | EDI: CAPITALONE.COM                              | Feb 25 2025 23:44:00 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083                             |
| 5363698  | Email/PDF: AIS.cocard.ebn@aisinfo.com            | Feb 25 2025 18:59:52 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083                             |
| 5353745  | EDI: DISCOVER                                    | Feb 25 2025 23:44:00 | Discover, PO Box 6103, Carol Stream, IL 60197-6103  |
| 5355777  | EDI: DISCOVER                                    | Feb 25 2025 23:44:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  |
| 5353746  | + EDI: CRFRSTNA.COM                              | Feb 25 2025 23:44:00 | Firestone/Credit First NA, PO Box 81344, Cleveland, OH 44188-0001   |
| 5353747  | Email/Text: administrative@foundationfinance.com | Feb 25 2025 18:44:00 | Foundation Finance, PO Box 3148, Hicksville, NY 11802-3148  |
| 5356436  | + Email/Text: bncemail@w-legal.com               | Feb 25 2025 18:44:00 | Foundation Finance Company, C/O Weinstein & Riley, PS, 2001 Western Avenue, Ste 400, Seattle, WA 98121-3132                       |
| 5353748  | + EDI: SYNC                                      | Feb 25 2025 23:44:00 | Lowes, PO Box 981064, El Paso, TX 79998-1064  |
| 5353748  | + Email/PDF: ais.sync.ebn@aisinfo.com            | Feb 25 2025 18:59:18 | Lowes, PO Box 981064, El Paso, TX 79998-1064  |

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|         |   |                      |  |
|---------|---|----------------------|--|
| 5353749 | Email/Text: camanagement@mtb.com                              | Feb 25 2025 18:44:00 | M&T Bank, PO Box 64679, Baltimore, MD 21264-4679   |
| 5356342 | EDI: AGFINANCE.COM  | Feb 25 2025 23:44:00 | ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251  |
| 5353750 | EDI: AGFINANCE.COM  | Feb 25 2025 23:44:00 | Onemain, PO Box 742536, Cincinnati, OH 45274-2536  |
| 5367865 | EDI: PRA.COM  | Feb 25 2025 23:44:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  |
| 5368347 | EDI: Q3G.COM  | Feb 25 2025 23:44:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  |
| 5353751 | Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Feb 25 2025 18:44:00 | Select Portfolio Servicing, 3815 S West Temple, Ste 2000, Salt Lake City, UT 84115   |
| 5353752 | EDI: WFNNB.COM  | Feb 25 2025 23:44:00 | Sportsman's Guide, PO Box 659569, San Antonio, TX 78265-9569   |
| 5354793 | ^ MEBN  | Feb 25 2025 18:41:47 | Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403                        |
| 5354246 | ^ MEBN  | Feb 25 2025 18:42:00 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 5362786 | + Email/Text: bncmail@w-legal.com                             | Feb 25 2025 18:44:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132                               |
| 5353753 | EDI: WTRRN BANK.COM   | Feb 25 2025 23:44:00 | Target, PO Box 660170, Dallas, TX 75266-0170   |
| 5356592 | Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Feb 25 2025 18:44:00 | U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., P.O.Box 65250, Salt Lake City, UT 84165-0250               |
| 5353754 | EDI: USAA.COM   | Feb 25 2025 23:44:00 | USAA, PO Box 65020, San Antonio, TX 78265-5020   |
| 5357195 | + Email/Text: RASEBN@raslg.com                                | Feb 25 2025 18:43:00 | USAA Federal Savings Bank, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461 |

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:

| Name                  | Email Address   |
|-----------------------|---|
| Chad J. Julius        | on behalf of Debtor 1 Stephen C Molnar cjulius@ljacobsonlaw.com<br>egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com  |
| Daniel Philip Jones   | on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2017-3,<br>Mortgage-Backed Notes, Series 2017-3 djones@sterneisenberg.com, bkecf@sterneisenberg.com |
| Denise E. Carlon      | on behalf of Creditor Foundation finance company bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com  |
| Jack N Zaharopoulos   | TWecf@pamd13trustee.com   |
| James H Turner        | on behalf of Debtor 1 Stephen C Molnar pat@turnerandoconnell.com  |
| United States Trustee | ustpreion03.ha.ecf@usdoj.gov  |

TOTAL: 6

**Information to identify the case:**

Debtor 1

**Stephen C Molnar**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1595

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-02518-HWV

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen C Molnar

2/25/25**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**